



GOING BEYOND TABLE STAKES TECH: EXPECTATIONS VS. REALITY

www.fusioniq.io



THE DEATH OF DIGITAL AS A DIFFERENTIATOR

It's no secret that client expectations have evolved.

Even before the COVID-19 pandemic accelerated the digital-first era, modern investors—as a result of simply being modern people—were beginning to demand a financial services experience that aligned with their everyday experiences across all industries, including full transparency, instant gratification and a broad universe of choices to suit their specific needs.

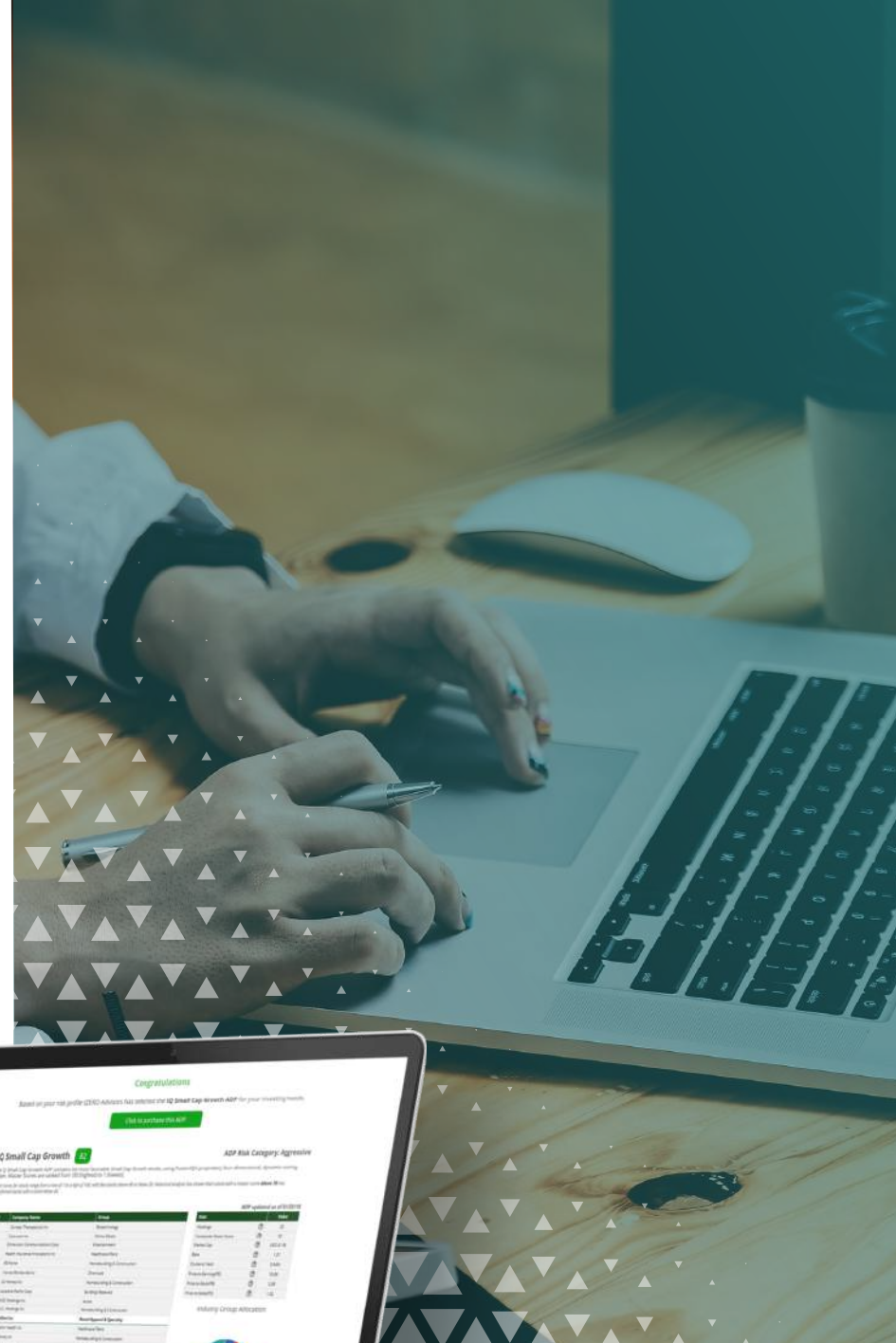
For advisors, that means offering a fully digital experience is no longer a differentiator. It's an expectation.

Most of today's investors simply won't entertain the traditional investment management journey.

They do not want to:

- ✓ Travel to your office for in-person meetings
- ✓ Wait weeks for accounts to be open and funded
- ✓ Lose complete control of their investment decisions

Instead, they're looking for a digital investing experience that mirrors the e-commerce platforms they're used to using every day, along with the level of professional guidance that suits their unique needs.



EXPECTATIONS ABOUT HOW TO CREATE A DIFFERENTIATED DIGITAL EXPERIENCE

Advisors have traditionally taken one of three different paths to manage investments, operations and client experience.

1 ALL-IN-ONE TECHNOLOGY PLATFORMS

Behemoth technology providers would have advisors believe that their solution is the only way to operate their firms seamlessly enough to create a cohesive financial journey for their clients. After all, everything—portfolio management, billing, reporting, trading, client portal—is under one roof.

But the technology these platforms offer is table stakes, built to meet the baseline requirements of running an advisory firm. It's often one-size-fits-all, meaning it doesn't actually help advisors differentiate their firms or services from all of the other advisors using it. When the client experience you offer looks the same as everyone else's, it's impossible to stand out.



2 "BEST-IN-CLASS" TECH STACKS

Some advisors who see the shortcomings of all-in-one platforms think they'll solve the differentiation equation by building their own tech stack, bringing together so-called "best-in-class" solutions. Their expectation is that not only will the DIY approach help them differentiate with customizable capabilities, but also that it will allow them to keep costs lower than if they leveraged an all-in-one platform.

But consider the time and resources necessary to vet, implement and manage just one technology platform, multiplied by the number of solutions it takes to create a complete tech stack.

What's more, although many solutions claim seamless integration with one another, there are typically still manual processes and workarounds required to manage data flow—and a fractured advisor experience translates to a fractured client experience.



3

TURNKEY ASSET MANAGEMENT PLATFORM (TAMPS)

So why not outsource front-, middle- and back-office operational burdens, plus investment management, to a Turnkey Asset Management Platform (TAMP)? Offloading lower-value tasks gives advisors more time to spend building their businesses and focusing on creating an incredible client experience.

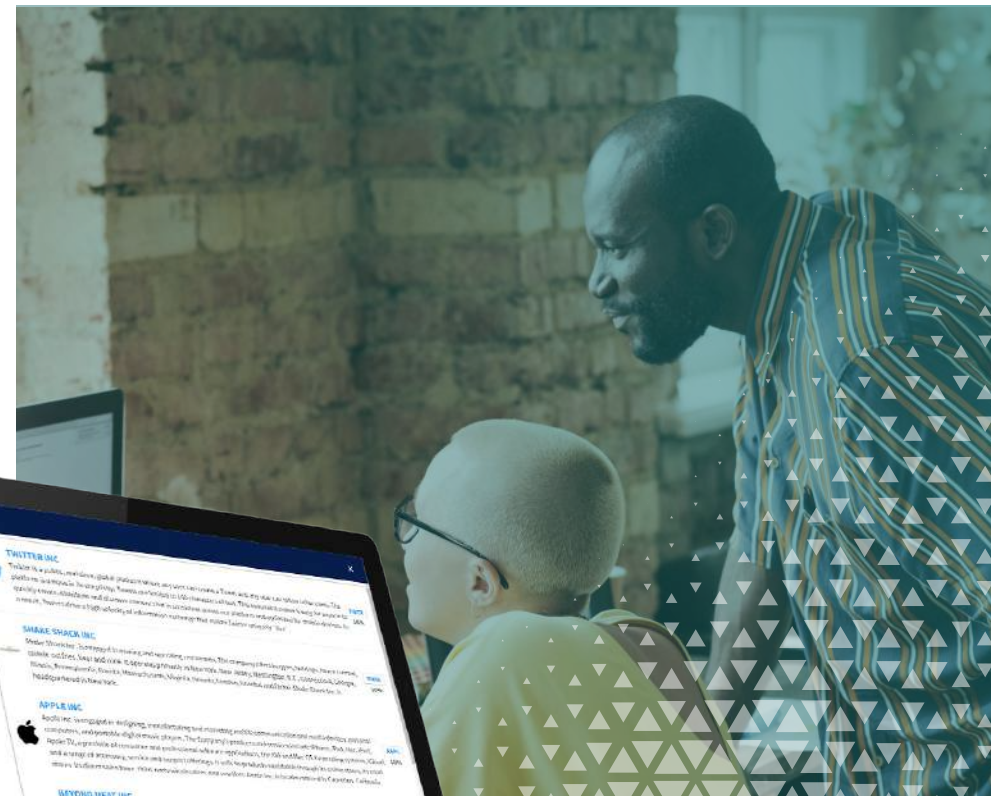
The problem is that traditionally, TAMPs have been built on inflexible and outdated technology platforms with rigid, one-size-fits-all investment management philosophies that don't leave room for advisors to customize portfolios for unique client needs, like ESG preferences or alternative strategies. And while outsourcing operational tasks frees up advisors' time, it also creates additional fees that need to be absorbed by the advisor or passed on to the client.

THE REALITY OF DELIVERING A TRULY DIFFERENTIATED DIGITAL EXPERIENCE

True digital differentiation doesn't mean:

- ❌ Leveraging the same tech platform as every other advisor
- ❌ Cobbling together a series of solutions into a fragmented technology experience
- ❌ Giving up investment management control

Instead, differentiated digitization creates equally intuitive, streamlined and accessible processes for both advisors and investors while reducing operational burdens and empowering an end-to-end, personalized investment journey.





THE MODERN DIFFERENTIATION SOLUTION: A CUSTOMIZABLE FINTAMP

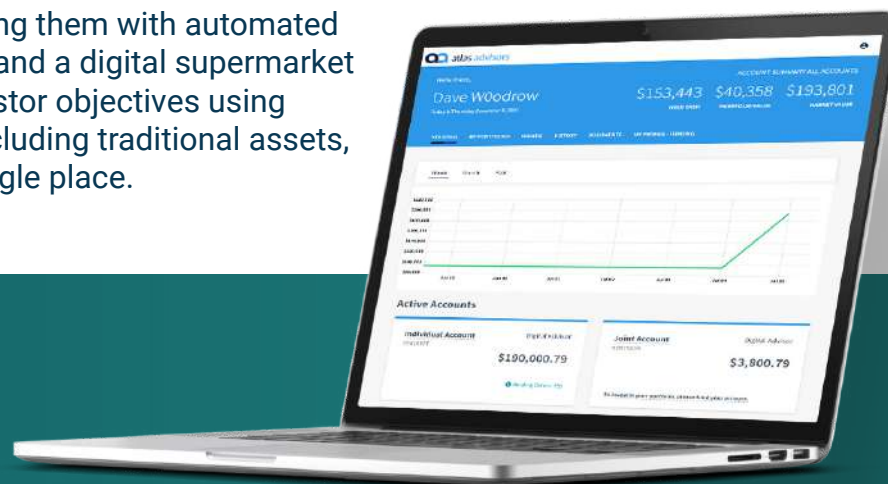
To create a second-to-none client experience while streamlining traditionally tedious processes, democratizing access to sophisticated investment strategies, displacing unnecessary platform costs and prioritizing the value of comprehensive financial advice, FusionIQ built the industry's first ever **FinTAMP**.

FusionIQ offers the control, flexibility and transparency of an advisor technology platform, with the operational and investment management capabilities of a TAMP to give future-focused advisors the best of both worlds.

FROM DIGITAL NOW TO DIGITAL NEXT

It's clear that advisors who focus on aligning the future of digital capabilities with the experiences investors want will win.

FusionIQ puts the winning formula at advisors' fingertips by enabling them with automated onboarding workflows, an intuitive risk assessment questionnaire and a digital supermarket offering. Advisors can recommend optimal portfolios to meet investor objectives using FusionIQ's proprietary models, third-party models, or their own—including traditional assets, fixed income strategies and alternative investments—all from a single place.



We explored why “digital now” is table stakes. FusionIQ’s “digital next” platform is built with modern investor preferences in mind, so advisors can offer:

FRICION-FREE DIGITAL ACCOUNT OPENING:

The generation of instant gratification isn’t accustomed to waiting days or weeks for anything, so why would they put up with that timeline to open and fund an account? Especially with mobile banking apps and services like Venmo empowering transactions in seconds, advisors need to keep pace.

FusionIQ’s onboarding and account opening experience is fully digital and custodian agnostic, allowing investors to open and fund.

A DUAL JOURNEY:

Not all clients or accounts require the same level of attention from advisors; in fact, some clients would prefer a more independent approach to investing, while retaining the ability to lean on professional advisory guidance when necessary. FusionIQ’s dual journey platform empowers advisors to be as involved or removed as they need to be in the client onboarding and portfolio management process. Through the self-directed path, investors can open, fund, and manage their own accounts, while a digital advisory approach allows advisors to make portfolio recommendations based on client goals and risk profiles.

ACCESS TO A DIGITAL SUPERMARKET:

Investors have traditionally been unable to unlock the full spectrum of investment options, including fixed income and alternatives, using digital investment platforms. And advisors trying to meet the diversification needs of their clients have had to leverage a number of different solutions, including traditional, prohibitively expensive TAMPs, for access to alternative strategies.

FusionIQ’s modern digital supermarket takes the idea of a TAMP or model marketplace to the next level, bringing the full spectrum of investment options together onto a single dashboard at a fraction of the cost to create an experience that mimics that of an e-commerce platform.



REDEFINING DIGITAL

It's time for advisors to think differently about their own digital experiences, and the experiences they provide for their clients. FusionIQ elevates the service offered by traditional technology platforms and TAMPs to help advisors streamline processes, differentiate their services and create modern digital experiences for their clients.

Want to learn more? Visit fusioniq.io or email us at info@fusioniq.io.



FOR MORE INFORMATION, PLEASE CONTACT:

Peter Brittain | 908.418.3428 | pbrittain@fusioniq.io

www.fusioniq.io

